Please amend claims 1-3 as follows:

1. (Amended)   Process for managing an electronic transaction by means of a bank card of the category with a microprocessor chip and of a reading terminal able to interact with said card, in which the reading terminal sends a signal to said card which indicates thereto the amount of the transaction and in which said card performs a first comparison step where it compares this amount with a first threshold value and instigates a bearer authentication procedure when this amount is above said first threshold, wherein,

when the amount of the transaction is below said first threshold, said chip card performs a second comparison step where it compares with a second threshold value an incremented value of a first counter, said first counter being named aggregate of small amounts counter and being successively incremented by values of amounts of transaction in cases where said amounts are below said first threshold, said incremented value corresponding to the previous value of said first counter, incremented by the value of the amount of transaction, and

wherein

a procedure for authenticating the bearer of the card is instigated by said card depending on the result of this second comparison.

2. (Amended)   Process according to Claim 1, wherein the first counter automatically stores said incremented value when the value of the amount of the transaction is below the first threshold.

3. (Amended)   Process according to Claim 2, wherein said first counter automatically stores said incremented value before the second comparison step, said second comparison step consisting in the comparison of the stored value of said first counter with said second threshold.

Please cancel Claims 4 - 9, without prejudice.

Please add the following new claims:

10. (New)   Process according to Claim 1, wherein the first counter stores said incremented value after the second comparison step.

11. (New)   Process according to Claim 1, wherein a procedure for authenticating the bearer of the card is instigated during which the card bearer's identification code is verified and wherein when the card bearer's identification code has been verified, the card performs a third comparison step wherein it compares with a third threshold value the incremented value of a second counter, which incremented by the incremented value of the first counter and wherein the card instigates the

interrogation by the reading terminal of an authorization center depending on the result of this third comparison.

12. (New)   Process according to Claim 11, wherein said card resets the first and the second counters to zero when authorization is given by said center.

13. (New)   Process according to Claim 11, wherein the second counter stores the incremented value if, depending on the result of the third comparison, the card decides not to request the reading terminal to interrogate the authorization center, the value of the first counter being then reset to zero.

14. (New)   Process according to Claim 1, wherein the incrementation implemented by the chip card is a positive incrementation.

15. (New)   Process according to Claim 11, wherein the incrementation implemented by the chip card is a positive incrementation.

16. (New)   Process according to Claim 1, wherein the incrementation implemented by the chip card is a negative incrementation.

17. (New)   Process according to Claim 12, wherein the incrementation implemented by the chip card is a negative incrementation.

18. (New) Microprocessor chip card intended to be used to carry out electronic transactions, said microprocessor chip card comprising means for implementing the process according to Claim 1.

19. (New) Chip card according to Claim 1, wherein, to implement the process according to Claim 1, said chip card comprising memory means for storing one or more threshold values and/or counter values, as well as means of comparison.

20. (New) Terminal for reading microprocessor chip cards, intended to be used to carry out electronic transactions, wherein said terminal comprises means for implementing the process according to Claim 1.